

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

Applicants:	Tandon et al.	Docket No.:	20655.0200
Serial No.:	10/736,181	Examiner:	Goyea, Olusegun
Filed:	December 15, 2003	Group Art Unit:	3687
Title:	Global Account Reconciliation Tool	Confirmation No.:	4379

**AMENDMENT AND REPLY**

Mail Stop AMENDMENT  
Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action dated January 14, 2010, of which this Reply is filed within three months, please amend the above-identified application as follows:

**Amendments to the Claims** begins on page 2 of this paper.

**Remarks/Arguments** begin on page 6 of this paper.